UPSWOT

Increase revenue with business customers by 18%

by consolidating their business data and providing actionable insights

Problem. Fintechs are taking Banks' revenues and business clients

In 2008, **66%** of SMB* **expected** banks to help them run their business better. **Now** it's dropped to only **30%**:

67% use at least one Fintech because of value-added services they offer

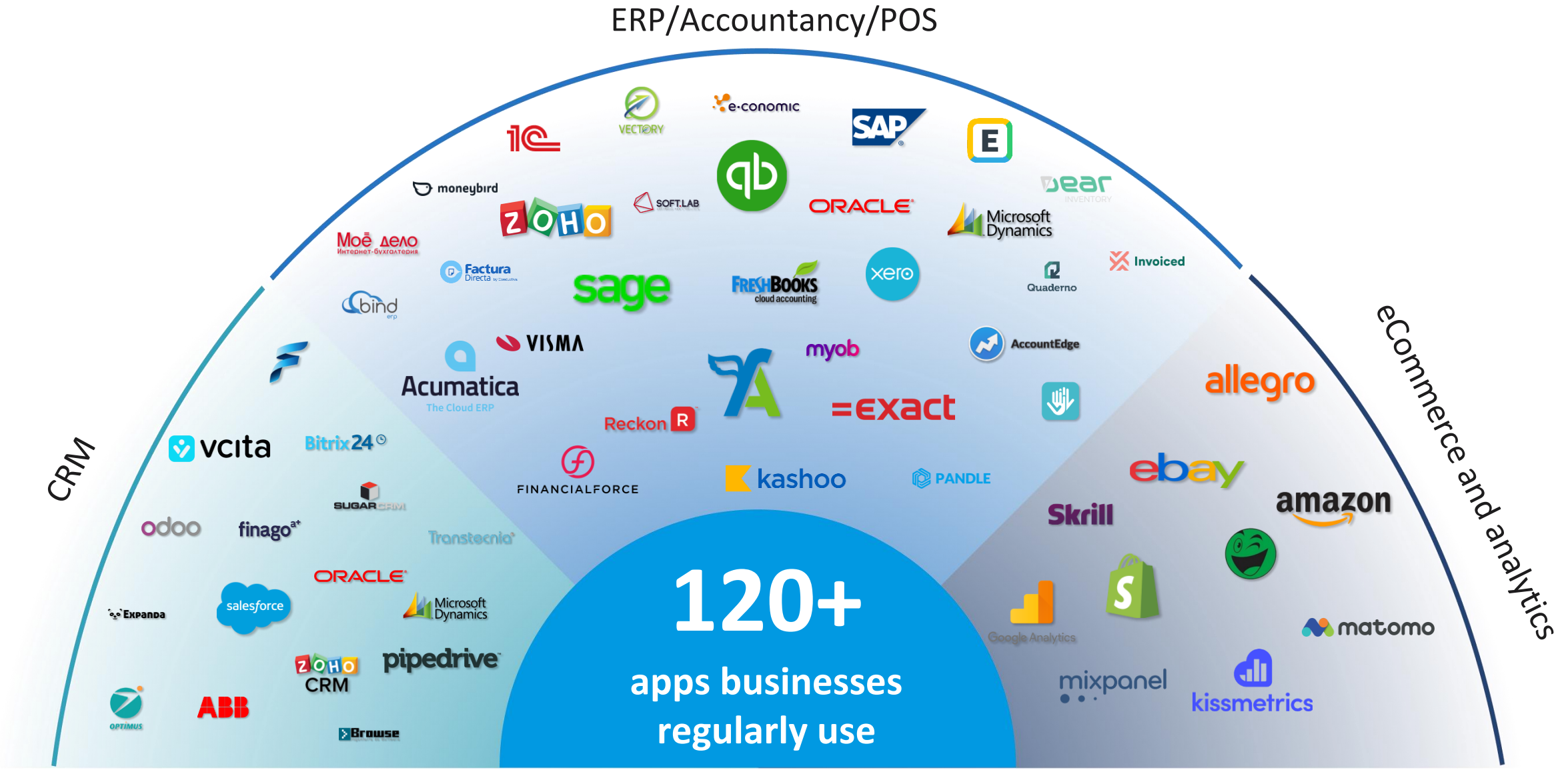
44% are looking for Fintechs to help with personalized advice in day-to-day business tasks

38% expect Fintechs to provide insights and accurate cashflow forecast

- **Accenture report** - SME Banking 2020 Changing the conversation
- **11:FS** - Designing digital financial services that work for US SMBs
- **Javelin** - Small Business Demands Better Digital Banking Tools
- **BCSG** - The view from inside the banks: The SMB banking report

Solution. White-label digital banking add-on*

upSWOT gives businesses **cashflow forecast, insights & advice** powered by API-enabled data, pulled from:



* Available both **on-prem/private cloud** and as **SaaS.** Can be easily added to **mobile** and **WEB/online banking**

UPSWOT

53% of businesses provide continuous opt-in access to their apps:

Customer view. “Mint for Businesses” digital banking add-on

Businesses get **actionable insights, cashflow forecast,** and **KPIs** by connecting apps to online/mobile banking:

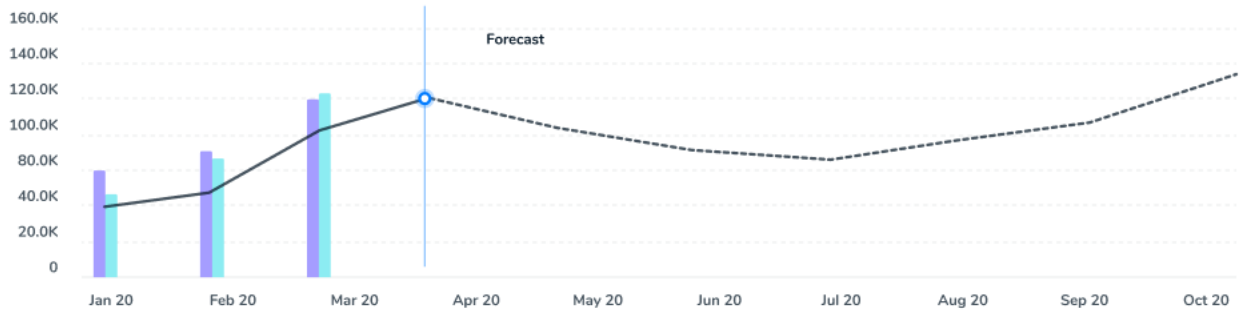
Sigma Bank

Wings LCC

Insights
Analytics
Forecasts Builder
Apps
Settings
Advisor

Forecasts Builder

Scenario: Basic Forecast | Add New Scenario | Sources:



KPI

Google Analytics Sales per week	25 Aug 2020 +55%	97 this week 75 last week		View Analytics →
Shopify Sales per week	25 Aug 2020 +23%	15 this week 65 last week		View Analytics →
Rozetka Sales per week	25 Aug 2020 0%	46 this week 46 last week		View Analytics →
Facebook Users per week	25 Aug 2020 +13%	97 this week 85 last week		View Analytics →

Credit Score

dun & bradstreet

450

300 — 850

+18 from 02/20/2020

Insights

Net income for the previous month is $98,731.

Take Action →

The number of new deals for the previous week was 56.

Which is ↑26% more than the week before.

Need a call?
Mary Dow, Your advisor
815-777-769

Recommendations:

- pay attention to the work of managers,
- consider launching an advertising campaign,
- check sales channels,
- review the pricing policy.

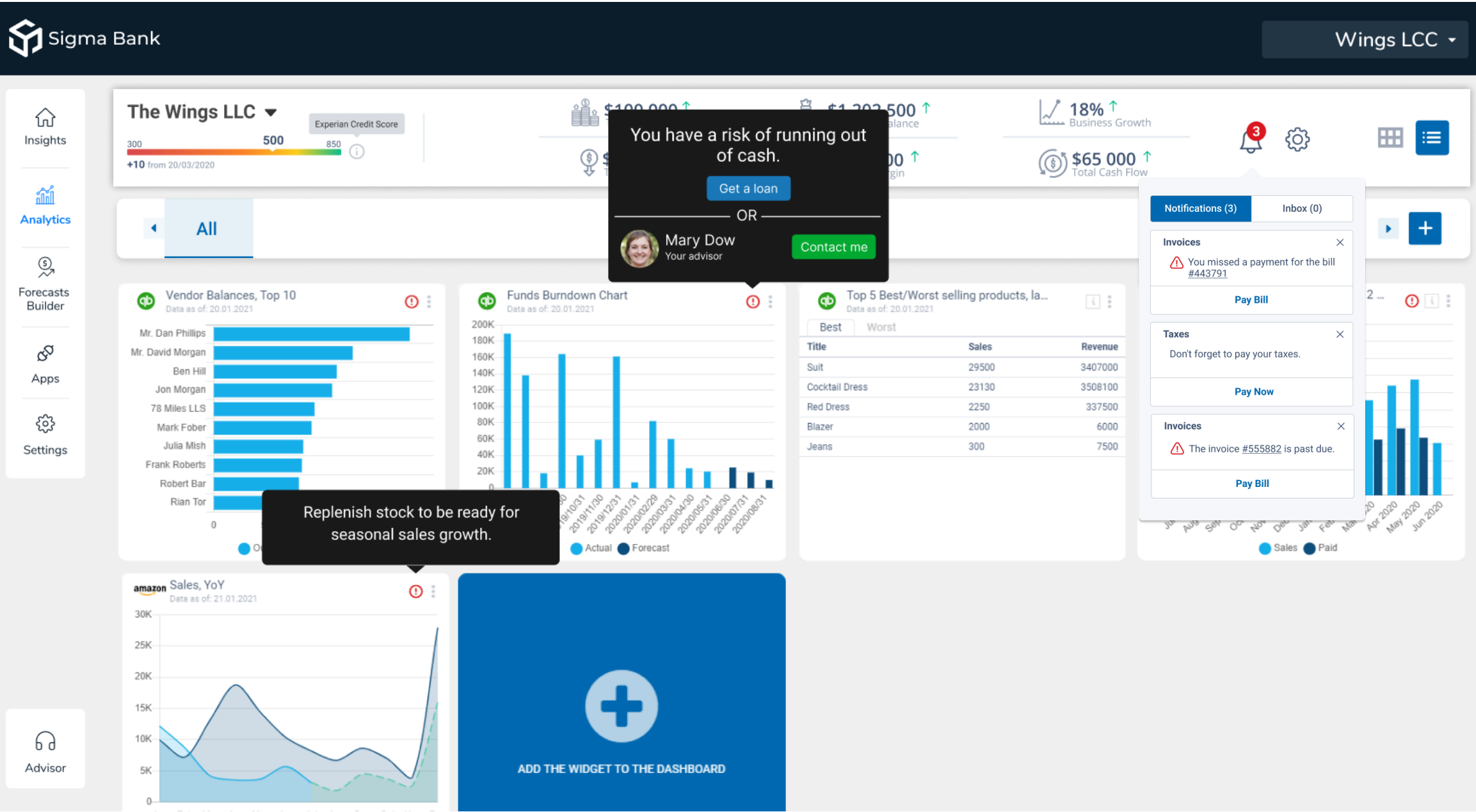
Collapse Insight

The average check size for yesterday is $117.

Read Full Insight →

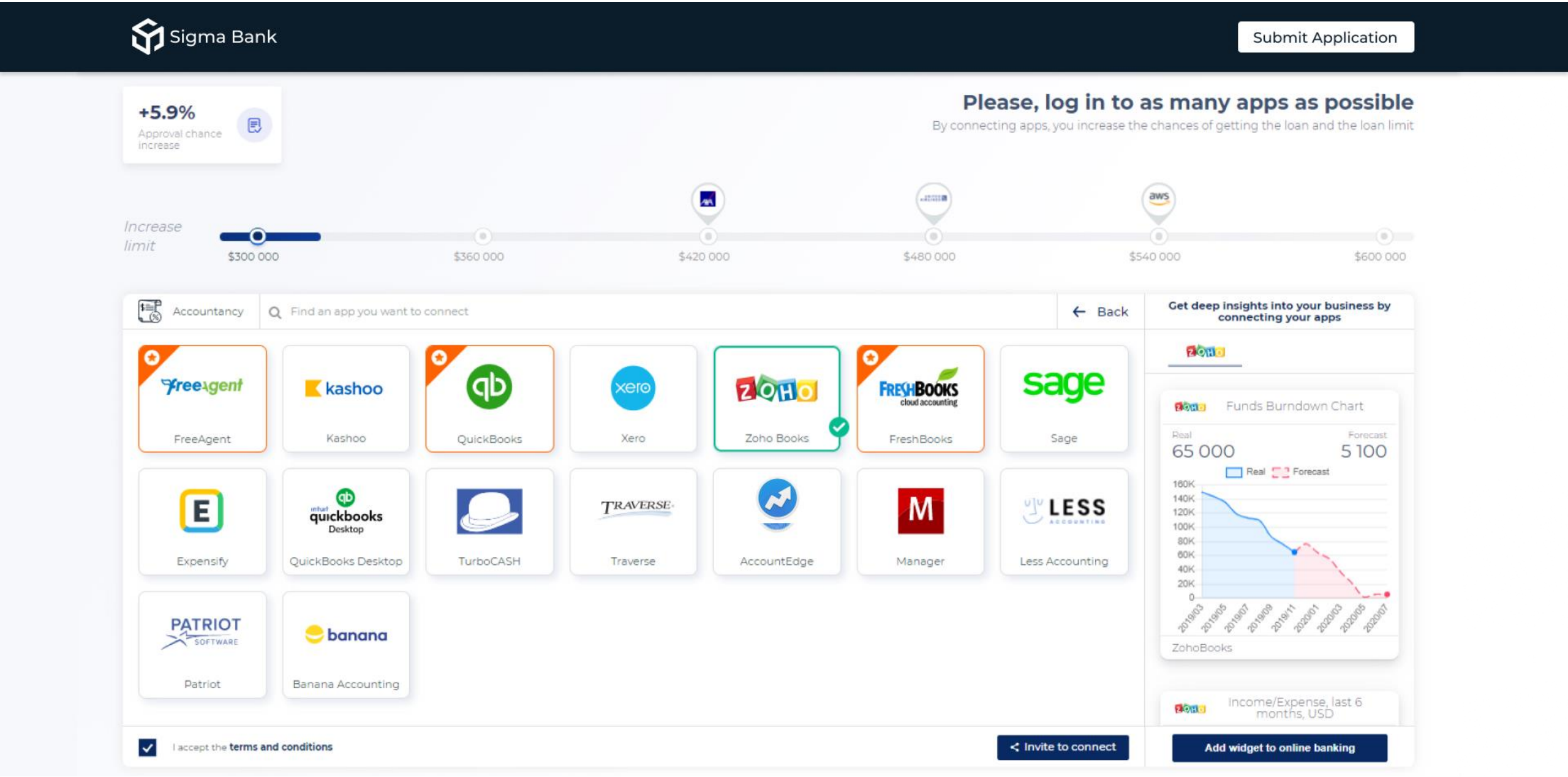
Customer view. “Tableau for Businesses” makes businesses sticky

Through **online banking**, businesses can dive deeper into any process to simplify **day-to-day decisions**:



Customer view. Paperless application onboarding

Businesses can connect their apps **to loan application** to avoid lines, papers and **get decision faster**:

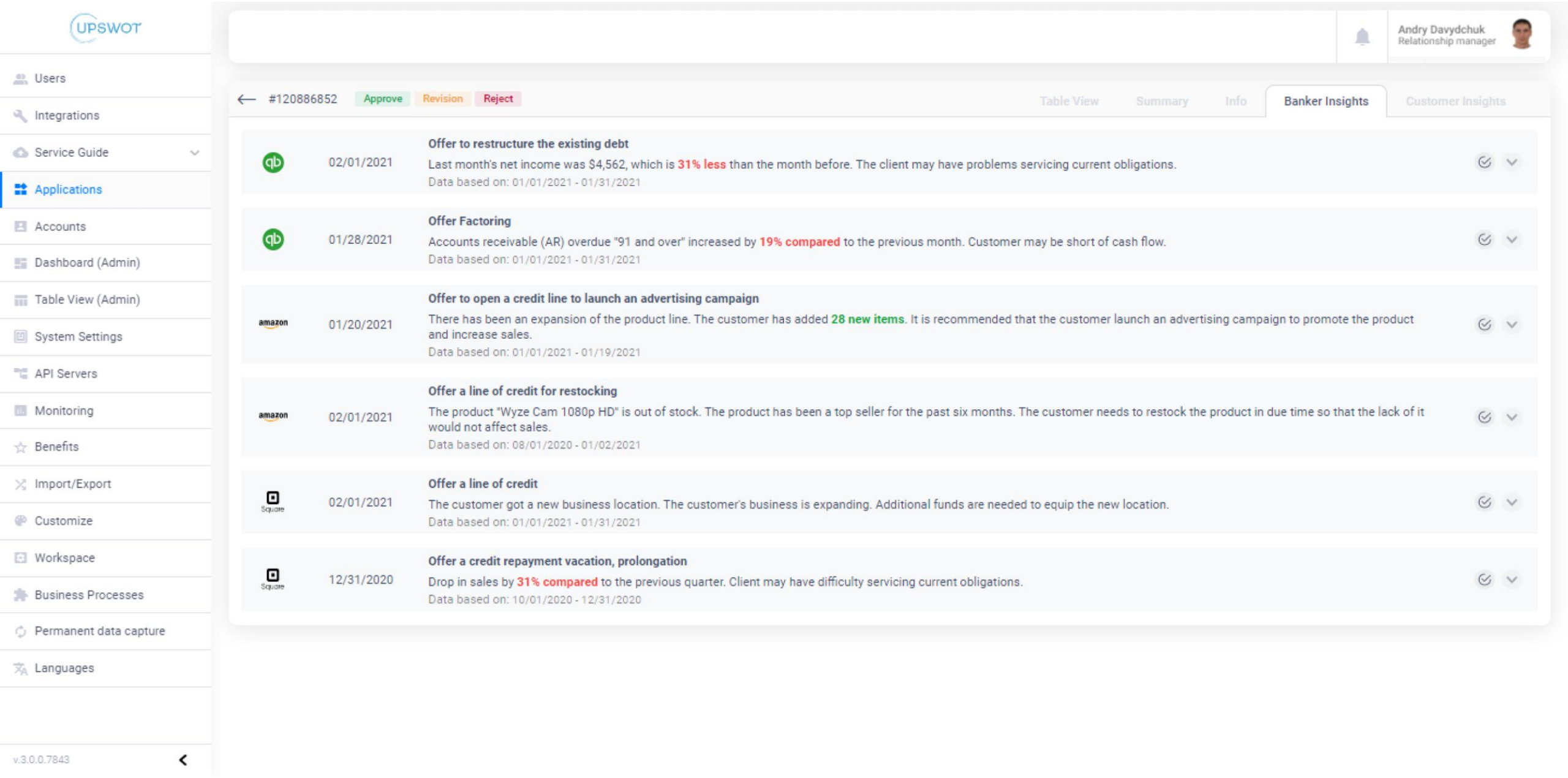


UPSWOT

Customer apps data gets turned into banking insights:

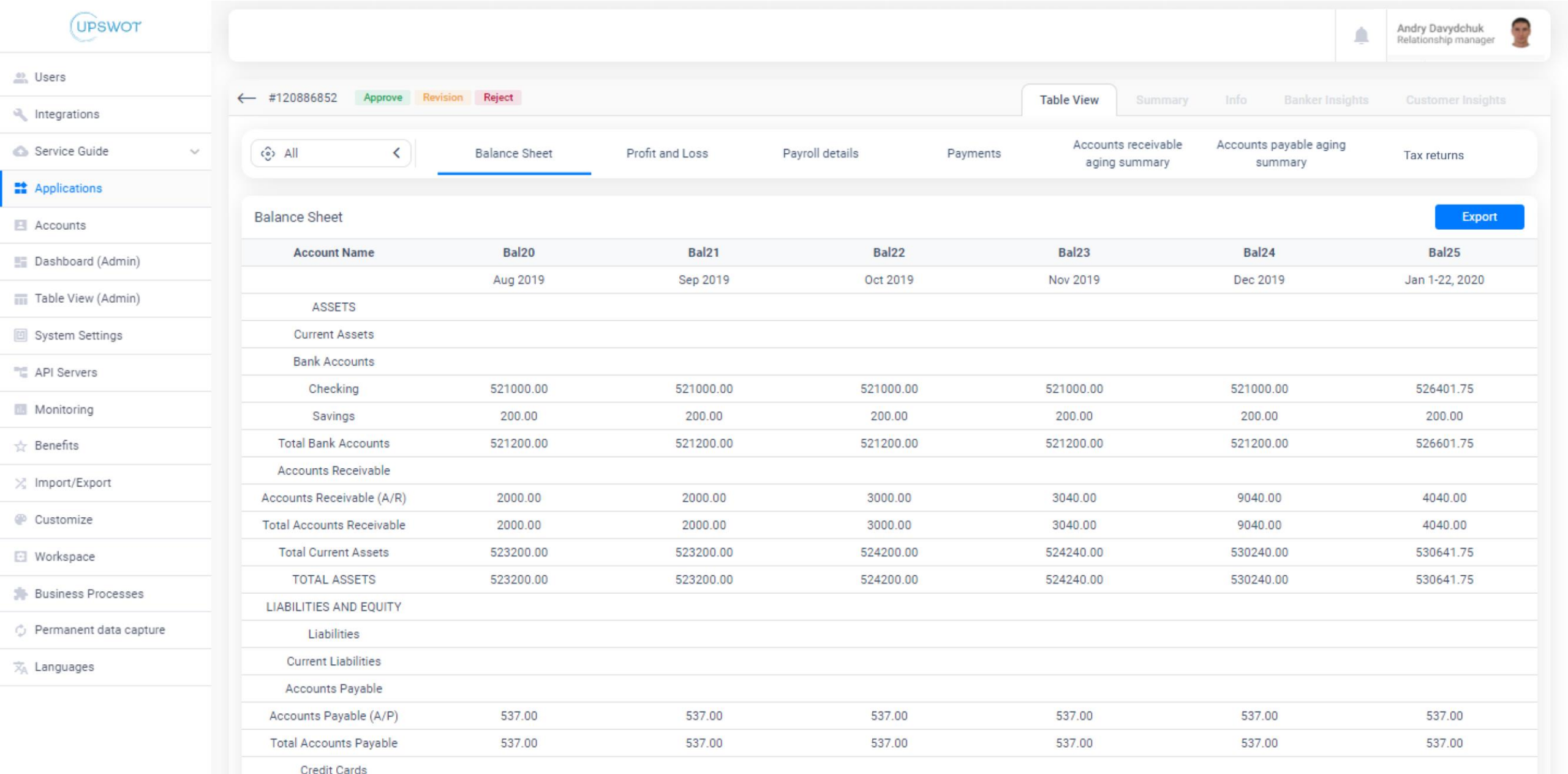
Relationship manager view

upSWOT provides timely **email, messages,** and **platform notifications** with **actionable insights**:



Underwriters/risk manager view

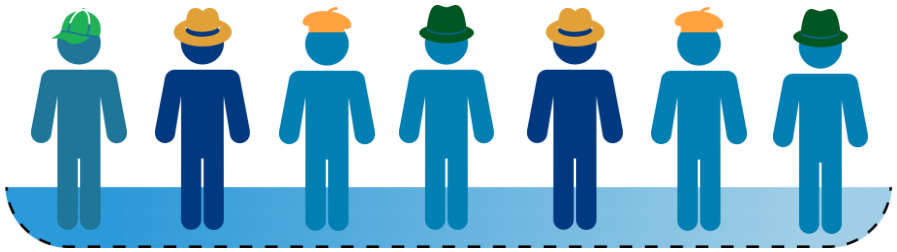
upSWOT **automatically pulls** and **monitors** latest tax returns, AR/AP, P&L, BS to **simplify renewal process**:



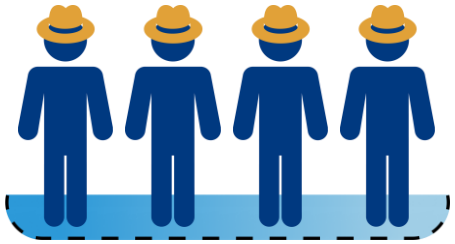
Account Name	Bal20	Bal21	Bal22	Bal23	Bal24	Bal25
	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 1-22, 2020
ASSETS						
Current Assets						
Bank Accounts						
Checking	521000.00	521000.00	521000.00	521000.00	521000.00	526401.75
Savings	200.00	200.00	200.00	200.00	200.00	200.00
Total Bank Accounts	521200.00	521200.00	521200.00	521200.00	521200.00	526601.75
Accounts Receivable						
Accounts Receivable (A/R)	2000.00	2000.00	3000.00	3040.00	9040.00	4040.00
Total Accounts Receivable	2000.00	2000.00	3000.00	3040.00	9040.00	4040.00
Total Current Assets	523200.00	523200.00	524200.00	524240.00	530240.00	530641.75
TOTAL ASSETS	523200.00	523200.00	524200.00	524240.00	530240.00	530641.75
LIABILITIES AND EQUITY						
Liabilities						
Current Liabilities						
Accounts Payable						
Accounts Payable (A/P)	537.00	537.00	537.00	537.00	537.00	537.00
Total Accounts Payable	537.00	537.00	537.00	537.00	537.00	537.00
Credit Cards						

Pro-active sales system (Next Best Offer)

Businesses get **highly relevant, timely** offers based on **real-time monitoring** of their issues, risks & needs



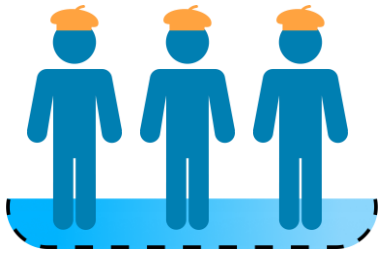
Marketing automation (Text message, eMail, Push)



Bought new assets

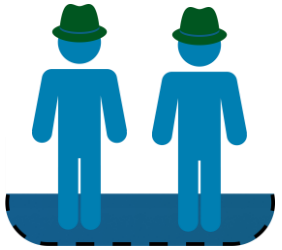
Line of credit

P&C Insurance



Got tax returns

Deposit Offer



Won a deal

Banking guarantee

Working capital

EWS/tracking system

Continuous financial re-assessment and monitoring of all **positive** and **negative** events:

Triggers (120+)	Actions
Mid-Market company opened $1.5M checking account at rival bank	**Flagged-up automatically** to relationship manager – call ASAP!
Business customer has just bought a new asset (warehouse, trucks, etc.)	**Email is automatically sent,** offering P&C insurance and line of credit
SMBs' clients are not paying on time	Line of credit and banking guarantee **limits are automatically reduced**
Business customer pays invoices late. Creditor pressure is growing	Relationship manager **gets notification**. Commercial credit card limits are **reduced**
Mid-Market company paid taxes/got tax returns	Customer data updates CRM. **Automated alert is sent relationship manager**

Value proposition. Increase sales by 18% in 90 days

Banks become more **supportive**, **pro-active,** and **risk aware.** Customers get **stickier** and **more efficient**:

FAST PILOT LAUNCH

- **One week** to launch
- **No** deep **CBS/integration** needed
- **SaaS & Private Cloud** options

ANTICIPATE CLIENT NEEDS

- **Custom alerts & automated actions**
- **Get** proactive sales engagement before customers go to a competitor

PERSONALIZED INSIGHTS FOR SMBs

- **Improve** relationships
- **Increase** retention
- Customers manage **their business better**

DIVERSIFY DATA SOURCES

- **Reduce** credit reference agency dependence with direct access to customer data

FRICTIONLESS ONBOARDING/RENEWALS

- **Simplify** renewals
- **Reduce** loan application friction
- **Convert** more sales
- **No more** reporting requests

BETTER DATA FROM 120+ APPS

- **upSWOT standardizes raw data** and **delivers KPIs** to improve credit decisioning
- **Financial data:** *ERP, Accounting, POS, Payroll, eCommerce*
- **Other data:** *Marketing, CRM, HR, 3PL*

PORTFOLIO MONITORING

- **Monitor** credit risk in real-time
- **Take** faster corrective measures
- **Reduce** delinquency rates

BRANDING

- upSWOT is a seamlessly embedded **white-label solution**, making **your brand is front & center** at all times

MEET THE TEAM OF 45

TALANTED DATA SCIENTISTS, SOFTWARE ENGINEERS, SALES, PROJECT, AND PRODUCT PROFESSIONALS FOCUSED ON IMPROVING THE BANKING INDUSTRY

DMITRY NORENKO

CEO

DMITRY SYVOLAP

COO

ANDREW DAVYDCHUK

CTO

They trust us:

SOCIETE GENERALE, ondeck, mastercard, TEMENOS, +22 other FI

FINASTRA, Raiffeisen BANK, Mphasis The Next Applied, tribal, First Southern National Bank, URALSIB

UPSWOT

Put a finger on the pulse
of your SMB clients

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